PATENT

Paper No.

File: Peregrin-P1-00

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Morency, David Gary Walker

Serial No. : 09/692,697

Filed : October 19, 2000

For : A SYSTEM FOR TRANSFERING AN INBOUND

COMMUNICATION TO ONE OF A PLURALITY OF

CREDIT-COUNSELING AGENCIES

Group Art Unit : 3691

Examiner : Hamilton, Lalita M.

MS: Fee Amendment Commissioner of Patents P.O. Box 1450 Alexandria, VA 22313-1450

## AMENDMENT AND RESPONSE

## SIR

In response to the Office Action mailed January 23, 2009, in the abovereferenced patent application, please enter the following Amendment and reconsider the application in view of the Amendment and the remarks set for